

The Lender's Advantage

A Joint Publication of the Des Moines District Office and the Cedar Rapids Branch Office

OCTOBER 2009

INFORMATION

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All SBA programs and services are provided on a nondiscriminatory basis.

FY 09 Thanks, and Military and Disaster Assistance

Dear Lender:

Thank you and congratulations on behalf of Iowa's small businesses for providing a record level of capital. You, our lending community, originated a record 149 loans for \$40.8 million during the month of September. For fiscal year 2009 ending September 30th 852 loans were approved for a record \$210.8 million.

The response to the American Recovery Capital (ARC) program has been great. A total of 147 loans were approved in fiscal year 2009 by 59 lenders across 84 NAICS sectors. This places Iowa 4th in number of ARC loans in the country.

utilization Your of the American Reinvestment and Recovery Act (ARRA) to provide capital to Iowa's small businesses since its signing has resulted in small businesses saving approximately \$3,617,000 in fees on 7(a) loans and \$564,000 in fees on 504 loans as a result of the fee waivers through September 30, 2009 without factoring in the increased guarantee percentages that lenders received.

We applaud your work in meeting the capital needs of our state's small businesses in this challenging economic environment.

Attached to this newsletter is our SBA Lender Activity report for FY 2009. Lenders are listed by the number of SBA loans approved. Thanks again to all of you who made loans in FY 09.

As you continue your work with Iowa's small businesses remain mindful of the full array of tools we have. Most recently it was announced Iowa will have it largest deployment of National Guard soldiers in the state in this upcoming year since World War II while 300 soldiers returned this week from being deployed in Iraq and Kuwait.

In addition to our Patriot Express program for members of the military community the Military Reservists Economic Injury Disaster Loan program is available to small businesses who have suffer economic losses due to the deployment of either key employees and/or owners. The eligibility period for the businesses suffering these impacts starts with the receipt of the activation orders of the key employee/owner and continues until 90 after return from active duty. Interest rate is 4% on up to \$1.5 million.

Secretary of Agriculture Vilsack recently issued disaster designations for agricultural producers in a number of counties for this past summer's rains and storms. designations trigger SBA's economic injury disaster program for small businesses and small agricultural cooperatives in the primary and contiguous counties in those areas.

If a particular business has been impacted as a result of these disasters and may be eligible and in need of assistance they should contact our customer service line at 1-800-659-2955 from 8AM to 9PM (EDT), Mon – Fri and 8AM to 9PM (EDT) Saturday, or email us at disastercustomerservice@sba.gov.

Joseph M. Folsom, District Director

SBA "TIPS AND TIDBITS"

Unilateral Matrix

SBA has updated its Unilateral Matrix for Lender Servicing and Liquidation. We'll be sending out a copy of this new matrix to you next week for your use, but you can also access it on-line at www.sba.gov/aboutsba/sbaprograms/elending/ngp_c/forms/index.html. It is located at the bottom of the Non-Numbered Forms section.

Small Business Week 2010

SBA's Small Business Week Awards are an excellent way to recognize your small business customers. For more information, including a link to this year's Nomination Guidelines which lists this year's categories, go to www.nationalsmallbusinessweek.com. Nomination are due in to the Des Moines District Office by December 1st. Contact Dave Lentell at <a href="https://two.net.com/thosper/thosp

SBA Lender Activity Report for September

LENDER NAME	LOCATION	#	AMOUNT
SIOUXLAND ECON. DEV. CORP.	SIOUX CITY	13	\$3,931,000
FIRST AMERICAN BANK	CLIVE	9	\$4,379,500
FIDELITY BANK & TRUST	DUBUQUE	8	\$311,800
IOWA BUSINESS GROWTH CO.	JOHNSTON	6	\$2,144,000
FIRST CENTRAL STATE BANK	DE WITT	5	\$1,012,000
BANK IOWA	WDM	5	\$175,000
LIBERTY BANK	WDM	4	\$2,265,400
BANKERS TRUST CO.	CEDAR RAPIDS	4	\$1,253,000
CLEAR LAKE BANK & TRUST CO.	CLEAR LAKE	4	\$224,500
MIDWESTONE BANK	IOWA CITY	4	\$140,000
CITIZENS STATE BANK	MONTICELLO	4	\$132,700
BLACK HAWK ECON. DEV.	WATERLOO	3	\$1,926,000
HILLS BANK AND TRUST CO.	HILLS	3	\$247,500
COLLINS COMMUNITY CU	CEDAR RAPIDS	3	\$145,000
HERITAGE BANK	MARION	3	\$105,000
VALLEY BANK	ILLINOIS	2	\$3,290,000
CEDAR RAPIDS BNK & TRUST CO	CEDAR RAPIDS	2	\$2,150,000
FARMERS & MERCH. SVGS BANK	MANCHESTER	2	\$845,000
NORTHWEST BANK & TRUST CO.	DAVENPORT	2	\$445,000
GUARANTY BANK AND TRUST CO.	CEDAR RAPIDS	2	\$300,000
FIRST NATIONAL BANK	AMES	2	\$283,000
IOWA STATE BANK	WAPELLO	2	\$275,000
NORTHWEST BANK	SPENCER	2	\$89,000
IOWA BANK	BELLEVUE	2	\$70,000
HEARTLAND BANK	SOMERS	2	\$60,800
FIRST CITIZENS NATIONAL BANK	MASON CITY	2	\$58,100
LINCOLN SAVINGS BANK	CEDAR FALLS	2	\$52,900
US BANK	IOWA	2	\$39,000
SUPERIOR FINANCIAL GROUP	CALIFORNIA	2	\$12,500
STATE BANK & TRUST CO.	NEVADA	1	\$1,675,000
EXCEL NATIONAL BANK	CALIFORNIA	1	\$1,342,000
IOWA TRUST AND SAVINGS BANK	CENTERVILLE	1	\$1,300,000
WELLS FARGO BANK	IOWA	1	\$1,260,000
COMMUNITY STATE BANK	ANKENY	1	\$1,092,400
BRANCH BANKING & TRUST CO.	ALABAMA	1	\$945,000
IOWA TRUST & SAVINGS BANK	EMMETSBURG	1	\$900,000

LENDER NAME	LOCATION	#	AMOUNT
BANK MIDWEST	SPIRIT LAKE	1	\$639,000
CITY STATE BANK	CENTRAL CITY	1	\$576,000
FIRST NATIONAL BANK	SIOUX CENTER	1	\$568,000
FIRST STATE BANK	STUART	1	\$500,000
SECURITY SAVINGS BANK	EAGLE GROVE	1	\$473,200
FREEDOMBANK	ELKADER	1	\$448,200
CORP. FOR ECON. DEVELOP.	DES MOINES	1	\$409,000
IOWA STATE SAVINGS BANK	KNOXVILLE	1	\$350,000
ACKLEY STATE BANK	ACKLEY	1	\$200,000
COMMUNITY CHOICE CU	JOHNSTON	1	\$191,000
E.C.I.A. BUSINESS GROWTH, INC.	DUBUQUE	1	\$176,000
BANKERS TRUST CO.	DES MOINES	1	\$160,000
CITY STATE BANK	NORWALK	1	\$150,000
FARMERS STATE BANK	WATERLOO	1	\$149,500
POWER CO-OP EMPL CU	HUMBOLDT	1	\$128,000
WEST BANK	WDM	1	\$97,000
DUTRAC COMMUNITY CU	DUBUQUE	1	\$88,700
MIDSTATES BANK	COUNCIL BLUFFS	1	\$50,000
COMMUNITY 1ST CU	OTTUMWA	1	\$43,000
AMERICAN TRUST & SVGS BANK	DUBUQUE	1	\$35,000
COMMUNITY FIRST BANK	KEOSAUQUA	1	\$35,000
FARMERS SAVINGS BANK	COLESBURG	1	\$35,000
FARMERS STATE BANK	MARION	1	\$35,000
FIRST STATE BANK	WEBSTER CITY	1	\$35,000
KANZA BANK	KANSAS	1	\$35,000
MANUFACT. BANK & TRUST CO.	FOREST CITY	1	\$35,000
OLD NATIONAL BANK	INDIANA	1	\$35,000
PEOPLES TRUST & SVGS BANK	CLIVE	1	\$35,000
PRIMEBANK	LE MARS	1	\$35,000
STATE SAVINGS BANK	CRESTON	1	\$35,000
WESTERN STATE BANK	NORTH DAKOTA	1	\$35,000
PEOPLES SAVINGS BANK	WELLSBURG	1	\$33,600
IOWA STATE BANK & TRUST CO.	FAIRFIELD	1	\$29,000
IOWA STATE SAVINGS BANK	CRESTON	1	\$28,000
QUAD CITY BANK AND TRUST CO.	BETTENDORF	1	\$25,000
GREEN BELT BANK & TRUST	IOWA FALLS	1	\$7,000

The following lenders were participant lenders in the SBA's 504 Loan Program in Iowa during the month of September

LENDER NAME	LOCATION	#	AMOUNT
BANK IOWA	WATERLOO	1	\$2,611,500
CEDAR RAPIDS BNK & TRUST CO.	CEDAR RAPIDS	1	\$381,000
CITIZENS STATE BANK	FORT DODGE	1	\$177,500
DUPACO COMMUNITY CU	DUBUQUE	1	\$215,000
FARMERS & MERCH SVGS BANK	CEDAR RAPIDS	1	\$234,000
FIRST AMERICAN BANK	SIOUX CITY	1	\$87,500
FIRST SECURITY STATE BANK	CEDAR FALLS	1	\$370,000
GREAT WESTERN BANK	CLIVE	1	\$1,221,000
HERITAGE BANK	SIOUX CITY	2	\$1,608,500
IOWA STATE BANK	SANBORN	1	\$565,500

LENDER NAME	LOCATION	#	AMOUNT
IOWA TRUST & SVGS	EMMETSBURG	1	\$400,000
NORTHWEST BANK	SPENCER	1	\$210,445
NORTHWESTERN BANK	ORANGE CITY	3	\$921,000
PREMIER BANK	ROCK VALLEY	1	\$96,575
PRIME BANK	LEMARS	1	\$738,000
SECURITY NATIONAL BANK	SIOUX CITY	1	\$500,000
TWO RIVERS BANK & TRUST	BURLINGTON	1	\$107,825
UNION BANK & TRUST	NEBRASKA	1	\$950,000
US BANK	IOWA	1	\$375,207
WELLS FARGO	IOWA	1	\$577,000

FY 2009 SBA LOAN APPROVALS FOR IOWA – BY NUMBER OF LOANS

NOTE: Lender location is determined by MAIN OFFICE location, unless lender is a National or multi-state lender

LENDER NAME	LOCATION	#	AMOUNT
FIRST AMERICAN BANK	CLIVE	51	\$23,496,100
U.S. BANK	IOWA	37	\$5,694,900
FIRST CENTRAL STATE BANK	DE WITT	37	\$3,672,900
SIOUXLAND ECON. DEV. CORP.	SIOUX CITY	35	\$9,588,000
IOWA BUSINESS GROWTH CO.	JOHNSTON	31	\$12,051,000
LIBERTY BANK	WDM	27	\$8,550,400
NORTHWEST BANK & TRUST CO.	DAVENPORT	21	\$2,029,607
CLEAR LAKE BANK & TRUST CO.	CLEAR LAKE	19	\$2,282,000
HILLS BANK AND TRUST CO.	HILLS	19	\$1,412,500
CEDAR RAPIDS BANK AND TRUST	CEDAR RAPIDS	18	\$10,571,400
NORTHWEST BANK	SPENCER	18	\$2,751,300
BLACK HAWK ECON DEV.	WATERLOO	17	\$6,290,000
BANK IOWA	WDM	16	\$3,097,700
FIDELITY BANK & TRUST	DUBUQUE	16	\$1,945,400
WELLS FARGO BANK	IOWA	14	\$4,696,000
MIDWESTONE BANK	IOWA CITY	14	\$2,149,300
DUPACO COMMUNITY CU	DUBUQUE	14	\$362,500
FARMERS STATE BANK	MARION	13	\$1,275,000
COMMUNITY 1ST CU	OTTUMWA	13	\$1,202,400
CITIZENS STATE BANK	MONTICELLO	12	\$1,695,900
FIRST CITIZENS NATIONAL BANK	MASON CITY	12	\$732,100
VALLEY BANK	ILLINOIS	10	\$10,625,000
NORTHWOODS STATE BANK	MASON CITY	10	\$3,125,600
HERITAGE BANK NA	HOLSETIN	10	\$798,000
E.C.I.A. BUSINESS GROWTH, INC.	DUBUQUE	8	\$2,539,000
COMMUNITY BANK	INDIANOLA	8	\$1,922,900
QUAD CITY BANK AND TRUST CO.	BETTENDORF	8	\$1,630,600
WEST BANK	WDM	8	\$1,377,000
GREEN BELT BANK & TRUST	IOWA FALLS	8	\$692,500
BANKERS TRUST CO.	CEDAR RAPIDS	7	\$1,831,800
AMERICAN TRUST & SVGS BANK	DUBUQUE	7	\$748,500
IOWA STATE BANK & TRUST CO.	FAIRFIELD	7	\$203,000
F&M BANK	AMES	6	\$2,309,200
SMALL BUS. GROWTH CORP.	ILLINOIS	6	\$2,021,000
BANK MIDWEST	SPIRIT LAKE	6	\$1,316,500
GREAT WESTERN BANK	IOWA	6	\$767,700
GREAT SOUTHERN BANK	SIOUX CITY	6	\$709,300
FIRST NATIONAL BANK AMES	AMES	6	\$577,700
HERITAGE BANK	MARION	6	\$265,100
IOWA STATE BANK	DES MOINES	6	\$227,700
SUPERIOR FINANCIAL GROUP	WALNUT CREEK	6	\$67,500
COMMUNITY STATE BANK	ANKENY	5	\$4,457,400
CITIZENS FIRST BANK	CLINTON	5	\$2,465,000
FARMERS & MERCH. SVGS BANK	MANCHESTER	5	\$2,255,000
IOWA STATE BANK	WAPELLO	5	\$1,368,500
UNITED BANK OF IOWA	IDA GROVE	5	\$1,173,900
BANKIOWA	CEDAR RAPIDS	5	\$423,100
THE FIRST NATIONAL BANK	PRIMGHAR	5	\$295,300

LENDER NAME	LOCATION	#	AMOUNT
IOWA BANK	BELLEVUE	5	\$215,000
FIRST NATIONAL BANK	SIOUX CENTER	4	\$1,571,500
CORP. FOR ECON. DEV.	DES MOINES	4	\$1,318,000
LUANA SAVINGS BANK	LUANA	4	\$1,060,300
COMMUNITY SAVINGS BANK	EDGEWOOD	4	\$795,000
GUARANTY BANK AND TRUST CO.	CEDAR RAPIDS	4	\$482,000
COLLINS COMMUNITY CU	CEDAR RAPIDS	4	\$445,000
FIRST NATIONAL BANK OMAHA	NEBRASKA	4	\$302,000
FARMERS SAVINGS BANK	COLESBURG	4	\$140,000
COMMUNITY NATIONAL BANK	WATERLOO	4	\$128,300
FARMERS STATE BANK	WATERLOO	3	\$2,313,100
AMERICAN NATIONAL BANK	HOLSTEIN	3	\$1,566,900
KERNDT BROTHERS SVGS BANK	LANSING	3	\$1,473,800
CHARTER BANK	JOHNSTON	3	\$1,400,000
COMMUNITY CHOICE CU	JOHNSTON	3	\$856,000
AMES COMMUNITY BANK	AMES	3	\$777,200
MAQUOKETA STATE BANK	MAQUOKETA	3	\$475,000
GLENWOOD STATE BANK	GLENWOOD	3	\$325,000
DUTRAC COMMUNITY CU	DUBUQUE	3	\$251,700
STATE CENTRAL BANK	KEOKUK	3	\$243,500
COMMUNITY STATE BANK	SPENCER	3	\$200,000
WESTSIDE STATE BANK	WESTSIDE	3	\$105,000
MANUFACT. BANK & TRUST CO.	FOREST CITY	3	\$92,000
LINCOLN SAVINGS BANK	CEDAR FALLS	3	\$87,900
FIRST IOWA STATE BANK	ALBIA	2	\$1,650,000
IOWA TRUST & SAVINGS BANK	EMMETSBURG	2	\$1,650,000
FREEDOM FINANCIAL BANK	WDM	2	\$1,260,000
THE CLINTON NATIONAL BANK	CLINTON	2	\$1,195,500
PEOPLES SAVINGS BANK	INDIANOLA	2	\$880,000
ELGIN STATE BANK	ELGIN	2	\$840,000
CITY STATE BANK	CENTRAL CITY	2	\$768,000
PENDER STATE BANK	NEBRASKA	2	\$675,000
FIRST NATIONAL BANK	FONTANELLE	2	\$654,000
MELVIN SAVINGS BANK	MELVIN	2	\$555,000
SECURITY SAVINGS BANK	EAGLE GROVE	2	\$548,200
THE FIRST NATIONAL BANK	WEST UNION	2	\$500,000
RACCOON VALLEY BANK	PERRY	2	\$499,300
BRIDGE COMMUNITY BANK	MOUNT VERNON	2	\$487,200
FARMERS AND MERCH. ST. BANK	WINTERSET	2	\$421,500
PINNACLE BANK	MARSHALLTOWN	2	\$363,000
CITY STATE BANK	NORWALK	2	\$332,000
PRAIRIELAND ECON. DEV. CORP.	MINNESOTA	2	\$300,000
AMERICAN NATIONAL BANK	NEBRASKA	2	\$271,000
PRIMEBANK	LE MARS	2	\$235,000
EXCHANGE STATE BANK	ADAIR	2	\$200,000
CENTRAL STATE BANK	MUSCATINE	2	\$125,000
STATE SAVINGS BANK	CRESTON	2	\$119,000
FIRST STATE BANK	WEBSTER CITY	2	\$110,000

FY 09 SBA LOAN APPROVALS IN IOWA – BY NUMBER OF LOANS (CONTINUED)

LENDER NAME	LOCATION	#	AMOUNT
COMMUNITY FIRST BANK	KEOSAUQUA	2	\$79,500
PREMIER BANK	DUBUQUE	2	\$70,000
TEMPLETON SAVINGS BANK	TEMPLETON	2	\$70,000
PEOPLES SAVINGS BANK	WELLSBURG	2	\$68,600
HEARTLAND BANK	SOMERS	2	\$60,800
INNOVATIVE BANK	CALIFORNIA	2	\$50,000
CENTRAL STATE BANK	MARQUETTE	2	\$11,200
BREMER BANK	MINNESOTA	1	\$2,000,000
CAPITAL PACIFIC BANK	OREGON	1	\$2,000,000
ACCESS BANK	ОМАНА	1	\$1,760,000
STATE BANK & TRUST CO.	NEVADA	1	\$1,675,000
FIRST COLORADO NTL. BANK	COLORADO	1	\$1,438,800
VOYAGER BANK	MINNESOTA	1	\$1,350,700
EXCEL NATIONAL BANK	CALIFORNIA	1	\$1,342,000
IOWA TRUST AND SAVINGS BANK	CENTERVILLE	1	\$1,300,000
FIRST WESTERN SBLC, INC	TEXAS	1	\$1,050,000
BRANCH BANKING AND TRUST	ALABAMA	1	\$945,000
STATE BANK OF ALCESTER	SOUTH DAKOTA	1	\$750,000
FIRST NATIONAL BANK IN AMBOY	ILLINOIS	1	\$600,000
AMERICAN BANK	LE MARS	1	\$532,750
FIRST STATE BANK	STUART	1	\$500,000
MOUND CITY BANK	WISCONSIN	1	\$500,000
THE GRUNDY NATIONAL BANK	GRUNDY CTR	1	\$500,000
LEGACY BANK	ALTOONA	1	\$490,000
AMERICAN BUSINESS LENDING	TEXAS	1	\$471,400
FREEDOMBANK	ELKADER	1	\$448,200
FIRST NTL BNK OF FARRAGUT	SHENANDOAH	1	\$400,000
COMPASS BANK	ALABAMA	1	\$398,000
COMMUNITY STATE BANK	TIPTON	1	\$368,000
FIRST STATE BANK SOUTHWEST	MINNESOTA	1	\$350,000
IOWA STATE SAVINGS BANK	KNOXVILLE	1	\$350,000
HIAWATHA BANK AND TRUST CO.	HIAWATHA	1	\$332,000
VALLEY COMMUNITY CU	IDAHO	1	\$331,500
UNITED BANK AND TRUST CO.	SHEFFIELD	1	\$330,000
LANDMANDS BANK	AUDUBON	1	\$300,000
BELLEVUE STATE BANK	BELLEVUE	1	\$298,200
FIRST NATIONAL BANK	WAVERLY	1	\$265,000
FARMERS STATE BANK	NORTHWOOD	1	\$250,000
FARMERS TRUST & SAVINGS	BUFFALO CTR	1	\$250,000
FIRST FCU	CEDAR RAPIDS	1	\$216,800

LENDER NAME	LOCATION	#	AMOUNT
ACKLEY STATE BANK	ACKLEY	1	\$200,000
SECURITY SAVINGS BANK	LARCHWOOD	1	\$196,000
TRI-COUNTY BANK & TRUST	CASCADE	1	\$175,000
BANKERS TRUST CO.	DES MOINES	1	\$160,000
CHEROKEE STATE BANK	CHEROKEE	1	\$150,000
EAST DUBUQUE SAVINGS BANK	DUBUQUE	1	\$150,000
GATEWAY STATE BANK	CLINTON	1	\$150,000
HARDIN COUNTY SAVINGS BANK	ELDORA	1	\$150,000
THE STATE BANK OF TOLEDO	TOLEDO	1	\$150,000
BUFFALO SAVINGS BANK	BUFFALO	1	\$140,000
FARMERS TRUST & SVGS BANK	EARLING	1	\$136,800
POWER CO-OP EMPL CU	HUMBOLDT	1	\$128,000
EAGLE VALLEY BANK	WISCONSIN	1	\$100,000
HEDRICK SAVINGS BANK	OTTUMWA	1	\$93,000
PLEASANTVILLE STATE BANK	PLEASANTVILLE	1	\$72,500
PAGE COUNTY STATE BANK	CLARINDA	1	\$70,000
COMMUNITY BANK OF BROWARD	FLORIDA	1	\$50,000
MIDSTATES BANK	HARLAN	1	\$50,000
FIRST STATE BANK	BRITT	1	\$43,500
BLACKHAWK BANK & TRUST	ILLINOIS	1	\$35,000
FMERS BNK OF NORTHERN MO	MISSOURI	1	\$35,000
HOUGHTON STATE BANK	RED OAK	1	\$35,000
KANZA BANK	KANSAS	1	\$35,000
LIBERTY NATIONAL BANK	SOUTH DAKOTA	1	\$35,000
OLD NATIONAL BANK	INDIANA	1	\$35,000
PATRIOT BANK	BROOKLYN	1	\$35,000
PEOPLES BANK	ROCK VALLEY	1	\$35,000
PEOPLES SAVINGS BANK	ELMA	1	\$35,000
PEOPLES TRUST & SVGS BANK	CLIVE	1	\$35,000
SECURITY STATE BANK	ALGONA	1	\$35,000
TWO RIVERS BANK & TRUST	BURLINGTON	1	\$35,000
WESTERN STATE BANK	NORTH DAKOTA	1	\$35,000
DE WITT BANK & TRUST CO.	DE WITT	1	\$33,400
REGIONS BANK	ALABAMA	1	\$33,300
TITONKA SAVINGS BANK	TITONKA	1	\$32,000
IOWA STATE SAVINGS BANK	CRESTON	1	\$28,000
BANK OF AMERICA	IOWA	1	\$25,100
BORREGO SPRINGS BANK, N.A.	CALIFORNIA	1	\$25,000
FAIRFAX STATE SAVINGS BANK	FAIRFAX	1	\$25,000
FIRST NTL BANK OF MUSCATINE	MUSCATINE	1	\$24,400

Technology Export Roundtable – November 10 in Iowa City

Your customers' biotechnology, environmental science, transportation, and energy technologies have great potential for export success. Please encourage them to attend the Technology Export Roundtable on November 10th in Iowa City to learn how to follow the steps to a successful export marketing program for technology products and services. Information presented will include locating distributors and agents, writing an export marketing plan, case studies using the Market Research Library, and tips for international sales success. Contact Patricia Cook at the U.S. Department of Commerce, Iowa Export Assistance Center in Des Moines at patricia.cook@mail.doc.gov or at (515) 284-4591 for more details.